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 (c) 1999 The Gale Group
 File 634:San Jose Mercury Jun 1985-2003/Jan 29
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 File 148:Gale Group Trade & Industry DB 1976-2003/Jan 30
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 File 267:Finance & Banking Newsletters 2003/Jan 27
 (c) 2003 The Dialog Corp.
 File 608:KR/T Bus.News. 1992-2003/Jan 30
 (c)2003 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	71103	(MERCHANT? ? OR VENDER? OR VENDOR? OR SELLER? OR TRADER? OR SUPPLIER? OR DEALER? ? OR OUTFITTER?) (5N) (DATA() (BASE? OR BANK? ? OR SYSTEM? OR NETWORK?) OR DATABASE OR DATABANK OR OODB OR ARCHIV? OR REPOSITOR?)
S2	3807	S1(10N) (UPDATE? OR UP()DATE? OR ALTER??? OR MODIF? OR CHANGE? OR VERSIONING OR VERSIONED OR REVIS? OR EDIT OR EDITING OR ADJUST? OR SUPERSED? OR ADD??? OR ADDITIONAL OR UPLOAD? OR INPUT?? OR ENTER???)
S3	2012402	(GENERATE? OR GENERATING OR PRODUC? OR MAKING OR MAKE OR MADE OR FABRICAT? OR CREAT? OR CONSTRUCT? OR INITIAT? OR ORIGINAT?) (5N) (INSTRUCTION? OR ORDER?? OR REQUEST? ? OR COMMAND? ? OR DIRECTION OR DEMAND? ? OR DECREE?)
S4	325401	(BILL?? OR BILLING OR ((FUNDS OR DOLLARS OR MONEY OR AMOUNT? ? OR CHARG?) (3N) (DUE OR OWED OR OWING))) (5N) (PAY??? OR PAYMENT OR PAID OR COMPENSAT? OR REIMBURS? OR DISBURS? OR REMIT? OR REMISSION OR REMUNERAT? OR CONSIDERATION)
S5	1181	S4(5N) (ELECTRONIC() (FUNDS OR DATA) () (TRANSFER OR INTERCHANGE) OR EFT OR EFTS OR EDI OR FEDI OR COMPUTER(1N)COMPUTER() INTERCHANGE)
S6	63259	S4(5N) (REMOTE? OR (CLICK OR "NOT"(1W)BRICK) (1W)MORTAR OR ELECTRONIC? OR ONLINE OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET OR WEB OR WWW OR COMPUTERI?)

S7	6	S2 AND S3 AND (S5 OR S6)
S8	596	S3(S) (S5 OR S6) NOT S7
S9	237	S3(10N) (S5 OR S6) NOT S7
S10	151	S9 NOT PD>19910725
S11	82	RD (unique items)
S12	19	S11 NOT PY>1999

7/3,K/1 (Item 1 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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02354188 116811257

Clicking with dollars: How consumers can pay for purchases from E-tailers
Schreft, Stacey L
Economic Review - Federal Reserve Bank of Kansas City v87n1 PP: 37-64
First Quarter 2002
ISSN: 0161-2387 JRNL CODE: EKC
WORD COUNT: 10164

...TEXT: the seller cannot legally make purchases with it. What payment instruments are useful for is **generating instructions** that direct the movement of deposits. Consumers authorize the transfer of deposits based on such...

... initiates a transfer of deposits within the banking system to complete the payment process. The **instructions generated** direct the payer's FI to transfer deposits from its account to the payee's...card or in a database maintained by the merchant or a third party operating the **database** for the **merchant**. Some cards are rechargeable, so consumers can **add** value to them; the rest are disposable with a fixed denomination. At the point of...checking services also allow people to request money from others, to essentially send them a **bill** by email that can be **paid online** by check. This feature is especially useful for online auctions since it enables any individual...

7/3,K/2 (Item 2 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00677141 93-26362

Ax falls on paper as electronic payments hone sharper edge
Bort, Richard
Corporate Cashflow v14n3 PP: 24-30 Mar 1993
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 2662

...TEXT: a slow start, practical interest among treasury managers in electronic trade payments is picking up, **creating** demand for basic. useful information that a relatively small group of corporate pioneers has been developing...

... order processing. EDI has enabled companies to improve inventory controls and to facilitate shipping and **billing** processes.

The **electronic** **payment** system, used to effect **electronic** funds transfers (EFT), is an EDI subset that relies on the banking system's standardized...

...to the open items in the accounts receivable ledger.
EFT PAYMENT METHODOLOGY

The EDI payment **order** can be communicated to the **originator**'s bank in a number of ways, typically by data transmission of either an ANSI...in three significant ways:

* Fedwire moves funds within minutes after the Federal Reserve receives the **order** from the **originating** bank. whereas ACH payments settle on the next business day or later.

*Fedwire limits remittance...vendors are to be paid by EFT/EDI rather than by check. That will entail **adding** to the **vendor** **database** the payee's bank transit routing and bank account numbers.

Finally, internal procedures must be...

... What remains is for treasury managers to see that the Internal infrastructure is built to **generate** and receive electronic payment **orders** and to negotiate payment timing (float) with suppliers or customers.

These are not easy tasks...

7/3,K/3 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04190850 Supplier Number: 54812807 (USE FORMAT 7 FOR FULLTEXT)
Internet Banking Vendors Believe Bigger Is Better.(Company Business and Marketing)
Bank Network News, pFAUL99158004
May 26, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 762

... the beginning.

For many acquirers, the new companies picked up allow them to fill in **product** holes in **order** to complete their home banking puzzles. In other cases, the acquirers appear to be simply...

...operations of First Data Direct Banking with Home Account Network. The latter develops software for **Internet** banking, **bill** **payment** and financial planning applications for financial institutions. First Data Direct Banking develops and operates Internet...

...provide financial institutions with fully transactional financial portals on the Web. Other offerings will include **Web** banking, **bill** **payment** and presentment, real-time enrollment and application functions, portal-level content, one-to-one marketing...

...sort out the players at a time when the online banking industry is undergoing rapid **changes**, he says.

"There have always been systems integrators and **database** **vendors** out there," Musto says. "But there are a lot of them and it is inevitable ...

7/3,K/4 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts.reserv.

06393155 Supplier Number: 54812807 (USE FORMAT 7 FOR FULLTEXT)
Internet Banking Vendors Believe Bigger Is Better.(Company Business and Marketing)
Bank Network News, pFAUL99158004
May 26, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 762

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financial planning applications for financial institutions. First Data Direct Banking develops and operates Internet...

...provide financial institutions with fully transactional financial portals on the Web. Other offerings will include **Web banking**, **bill payment** and presentment, real-time enrollment and application functions, portal-level content, one-to-one marketing...

...sort out the players at a time when the online banking industry is undergoing rapid **changes**, he says.

"There have always been systems integrators and **database vendors** out there," Musto says. "But there are a lot of them and it is inevitable

...

7/3,K/5 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

12213097 SUPPLIER NUMBER: 62519731 (USE FORMAT 7 OR 9 FOR FULL TEXT)

TAKING CREATIVE LICENSE. (increasing business for minority suppliers)

Black Enterprise, 30, 11, 313

June, 2000

ISSN: 0006-4165 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 7165 LINE COUNT: 00605

... opportunities.

Pitney Bowes has a growing portfolio of web-enabled products and services ranging from **electronic billing** and **payment** (docSense.com), to secure

electronic document delivery (iSend.com), to online document sharing, management and storage (expedocs.com). PitneyWorks (PitneyWorks... you a profile form to complete and return.

When we receive this information, we will **enter** it into our **supplier diversity database** along with facts on the products and services your firm provides. When purchasing department employees...

...our major procurement needs. We successfully employed this technique recently with executive firms and food **product** manufacturers.

Additionally, in **order** to facilitate supplier identification and communication, we will be utilizing the United website.

The site...

7/3,K/6 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06492145 SUPPLIER NUMBER: 14080112 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Ax falls on paper as electronic payments hone sharper edge. (Cover Story)

Bort, Richard

Corporate Cashflow Magazine, v14, n3, p24(4)

March, 1993

DOCUMENT TYPE: Cover Story ISSN: 1040-0311 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2823 LINE COUNT: 00226

TEXT:

...a slow start, practical interest among treasury managers in electronic trade payments is picking up, **creating demand** for basic, useful information that a relatively small group of corporate pioneers has been developing...

... order processing. EDI has enabled companies to improve inventory controls and to facilitate shipping and **billing** processes.

The **electronic payment** system, used to effect **electronic funds transfers** (EFT), is an EDI subset that relies on the banking system's

standardized...

...to the open items in the accounts receivable ledger.

EFT payment methodology

The EDI payment **order** can be communicated to the **originator** 's bank in a number of ways, typically by data transmission of either an ANSI...in three significant ways:

- * Fedwire moves funds within minutes after the Federal Reserve receives the **order** from the **originating** bank, whereas ACH payments settle on the next business day or later.

- * Fedwire limits remittance...vendors are to be paid by EFT/EDI rather than by check. That will entail **adding** to the **vendor database** the payee's bank transit routing and bank account numbers.

Finally, internal procedures must be...

...What remains is for treasury managers to see that the internal infrastructure is built to **generate** and receive electronic payment **orders** and to negotiate payment timing (float) with suppliers or customers.

These are not easy tasks...

12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01738299 03-89289

Net payment: The marriage of document management and electronic commerce
Flynn, Jim
Inform v12n10 PP: 16-21 Nov 1998
ISSN: 0892-3876 JRNL CODE: IFN
WORD COUNT: 2424

...TEXT: include speed, convenience, costs savings, or better functionality. The concept of a bill concentrator was created in order to facilitate the process by which customers will receive and pay bills over the Internet. By simplifying the process, concentrators will help the market achieve the critical mass, which in...

12/3,K/2 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02627821 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New Site Promises Govt Just "One Click Away"

(Ezgov.com launches as "government portal" through which consumers around the country can renew licenses, pay parking tickets and research elected officials)

Newsbytes News Network, p N/A

November 09, 1999

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 327

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the legend "no online government services available in your district."

Still, Mundy contends that public demand for Internet-based services will create a "groundswell" of participation in the ezgov initiative.

Governments pay nothing to establish online bill payment services on the ezgov site. Rather, ezgov charges variable per-transaction fees which governments can...

12/3,K/3 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire. All rts. reserv.

0841624 BW0105

PG & E ENERGY SERVICES: PG&E Energy Services Plugs Into IBM for World-Class Electronic Capabilities

April 27, 1998

Byline: Business Editors/Energy Writers

...through several essential functions, including:

- inbound and outbound call management
- electronic customer enrollment and service requests
- on-demand product and service information
- a menu of convenient billing and payment options
- future electronic -business or "e-business" capabilities, such as

online customer inquiry, billing, payment, and product customization...

12/3,K/4 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0774295 BW1444

AT & T: AT&T Announces Commitment to Serve Customers Over the Internet

November 17, 1997

Byline: Business/Technology Editors

...benefits available on the World Wide Web.

Customers will be able to learn about and order AT&T products and services, pay bills securely over the Internet and access customer care electronically -- simply by visiting the AT&T Web site (www.att...

12/3,K/5 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02348497 SUPPLIER NUMBER: 57483671 (USE FORMAT 7 OR 9 FOR FULL TEXT)
****New Site Promises Govt Just "One Click Away" 11/09/99.
McGuire, David
Newsbytes, NA
Nov 9, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 344 LINE COUNT: 00032

... the legend "no online government services available in your district."

Still, Mundy contends that public demand for Internet-based services will create a "groundswell" of participation in the ezgov initiative.

Governments pay nothing to establish online bill payment services on the ezgov site. Rather, ezgov charges variable per-transaction fees which governments can...

12/3,K/6 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02123352 SUPPLIER NUMBER: 20027543 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet access: AT&T announces commitment to serve customers over the Internet. (electronic commerce services) (Company Business and Marketing) EDGE, on & about AT&T, v12, p12(1)
Nov 24, 1997
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 607 LINE COUNT: 00053

Customers will be able to learn about and order AT&T products and services, pay bills securely over the Internet and access customer care electronically -- simply by visiting the AT&T Web site (www.att...

12/3,K/7 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02076724 SUPPLIER NUMBER: 19531200 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fast-track buyers: skip the small talk. (no-nonsense IT adopters expect fast return on investment) (Technology Information)
Aragon, Lawrence
PC Week, v14, n25, p17(1)
June 18, 1997
ISSN: 0740-1604 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 821 LINE COUNT: 00066

... if it will make credit card purchases over the Web. But it does send out **requests** for quotes, **make purchase orders** and **pay bills** using **EDI** and **electronic** funds transfers, says Joe Jacobs, director of purchasing for the Kansas City, Mo., utility.
At...

12/3,K/8 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03872125 Supplier Number: 48452668 (USE FORMAT 7 FOR FULLTEXT)
-IBM: PG&E Energy Services plugs into IBM for world-class electronic capabilities
M2 Presswire, pN/A
April 29, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 727

... through several essential functions, including:
* inbound and outbound call management
* electronic customer enrollment and service **requests**
* on- **demand product** and service information
* a menu of convenient **billing** and **payment** options
* future **electronic** -business or "e-business" capabilities, such as online customer inquiry, billing, payment, and product customization...

12/3,K/9 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03871855 Supplier Number: 48451052 (USE FORMAT 7 FOR FULLTEXT)
PG&E retail unit networks with IBM division
Gas Daily, v15, n81, pN/A
April 28, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 301

... Global Network, which IBM says will serve several functions, including:
** electronic customer enrollment and service **requests** ;
** on- **demand product** and service information;
** menu of **billing** and **payment** options; and
** **online** customer inquiry, **billing** , **payment** and product customization.

This is the first business technology agreement with a major U.S...

12/3,K/10 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03790484 Supplier Number: 48213694 (USE FORMAT 7 FOR FULLTEXT)
Boston Gas picks Princeton TeleCom's system

Gas Daily, v15, n4, pN/A
Jan 7, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 163

Customers can retrieve summary **billing** information and **initiate payment instructions** using **electronic** access capabilities through the telephone. They also can set their payment option to allow for...

12/3,K/11 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03757742 Supplier Number: 48130615. (USE FORMAT 7 FOR FULLTEXT)
AT&T Announces New Internet Initiative
Communications Today, pN/A
Nov 18, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 82

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...17) announced a broad Internet initiative that eventually will allow residential and business customers to **order AT&T products** and services, as well as **pay their bills electronically**, at the AT&T World Wide Web site. Initially, the company has established two electronic...

12/3,K/12 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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01135920 Supplier Number: 40902817 (USE FORMAT 7 FOR FULLTEXT)
CWA REACHES TENTATIVE AGREEMENTS WITH U S WEST, SOUTHWESTERN BELL
Communications Daily, v9, n157, pN/A
August 15, 1989
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1051

... but Kenefick said 150 locals will be plotting strike strategy Thurs. Options for tactics include **electronic** picket lines and picketing **billing** centers so customers have difficulty **paying bills**. He said unions already are **initiating requests** to 5 state PUCs to investigate whether telcos -- Wis. Bell, Ill. Bell, Mich. Bell, Ind...

12/3,K/13 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod. Annou. (R)
(c) 2003 The Gale Group. All rts. reserv.

01636005 Supplier Number: 48415489 (USE FORMAT 7 FOR FULLTEXT)
Princeton TeleCom Brings Online Internet Bill Payment To Over 7 Million Southern California Residents
PR Newswire, p409LATH039
April 9, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 576

... accurate, timely and secure payment transactions through electronic debits to their bank accounts via the **Web**. Customers retrieve summary **billing** information and **initiate payment instructions** using a

standard Internet browser.

Southern California Edison has launched its Internet payment service to 4.2 million residential...

12/3,K/14 (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2003 The Gale Group. All rts. reserv.

01596032 Supplier Number: 48211953 (USE FORMAT 7 FOR FULLTEXT)
Boston Gas Taps Princeton Telecom for Innovative Billing and Payments System; Utility to Offer 525,000 Customers Electronic Payment Options
PR Newswire, p0106LATU027
Jan 6, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 511

... can be initiated or canceled up until the date it is due.
Customers retrieve summary billing information and initiating payment instructions using electronic access capabilities. Also available is an automatic feature, where customers simply set their payment option...

12/3,K/15 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1181227 PHTH099
Destiny Software to Highlight Success in the Online Credit Card Market At Venture Market East

DATE: November 6, 1997 09:03 EST WORD COUNT: 393

...to its client roster.

Destiny has extended the functionality of its Granite(TM) Foundation middleware product to meet the challenging demands of credit card issuers. Granite Foundation supports online account summaries, transaction details, applications, bill payment /presentment and balance transfers.

"Our focus on credit card issuers is a natural extension of...

12/3,K/16 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts.reserv.

05256252 Supplier Number: 48010559 (USE FORMAT 7 FOR FULLTEXT)
Banks Worried About Microsoft/1st Data
CLARK, DREW
American Banker, p10
Sept 29, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 481

... bankers need not fear being cut out of the loop.
Bank participation is essential to electronic bill payment because "customers expect to receive and make payments in their demand-deposit accounts," Mr. Levin said.
Such talk does not necessarily quiet bankers' fears.
Most recognize...

12/3,K/17 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10159295 SUPPLIER NUMBER: 20076552 (USE FORMAT 7 OR 9 FOR FULL TEXT)
EDI invoices save money. (electronic data interchange)
Moynihan, James J.
Healthcare Financial Management, v51, n9, p90(1)
Sep, 1997
ISSN: 0735-0732 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 704 LINE COUNT: 00062

... provider's materials management system for discrepancies. After any discrepancies have been resolved, the purchase orders generate invoices for identical prices from the supplier's billing system.

Providers that receive EDI remittance advice from Medicare electronically have a model for dealing with EDI invoices. First, the data should be automatically uploaded...

12/3,K/18 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09659312 SUPPLIER NUMBER: 19435046 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Environmental concerns: are they a threat or an opportunity? (Mastering Management, part 19)
Haour, Georges
Financial Post, pS4(1)
March 8, 1997
ISSN: 0015-2021 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1881 LINE COUNT: 00157

... smaller units - convivial "proximity stores" selling perishables - while the long-shelf-life products (detergents, paper products and so on) are ordered electronically, billed and paid by electronic bank transfer and delivered directly from the warehouse.

In many ways, the concern for the...

12/3,K/19 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0115620
*** Little Growth Expected for 1991 In Corporate Electronic Payments**
American Banker - January 14, 1991; Pg. 3; Vol. 156, No. 9
WORD COUNT: 237

BYLINE:
By MATT BARTHEL

TEXT:

...EDI for corporate payments this year despite an increase in all forms of EDI.

In electronic data interchange, corporations electronically send product orders, billing information, and payment instructions to their business partners. When payments accompany this transfer of data, it is known as...